SENATOR DeCAMP: There is currently in existence federal limitations and they are \$300 on residential, business and commercial are open.

SENATOR JOHNSON: You mean that right now under federal law there is no way for a utility to make a loan greater than \$300 to residences?

SENATOR DeCAMP: That is affirmative.

SENATOR JOHNSON: So though we use a figure of \$3,000 in our package we really in the end are talking about \$300 because that is a federal limitation, is that correct, Senator DeCamp?

SENATOR DeCAMP: Remember commercial and business are included so that is one of the reasons for the higher limitation. We also have indication, as much as any indications are that the feds are relewing this and are changing this, too.

SENATOR JOHNSON; Okay, now turning to page 34 of the bill, if you look at Section 39, you will find exempted from the thermal standards requirements of the act are mobile homes and manufactured housing units, is there a reason for that exemption?

SENATOR DeCAMP: Yes, there is, sir. You may remember that this Legislature probably one year before you arrived passed one of the most comprehensive modular and mobile home building codes in the nation. It is being followed rigorously. It is accomplishing its job. It is equivalent or superior to anything we have here.

SENATOR JOHNSON: All right, thank you. Now one final question, turning to page 42 of your amendment, Senator DeCamp, looking at Section 56, you will discover that when the Governor has a vital resource emergency he can regulate a whole lot of things except, however, his regulations may not be hazardous or detrimental to the health, safety or welfare of the people of this state. Was there some reason for putting in his regulatory authority those exceptions? In other words, I wouldn't think he would have regulated in that area in any event but was not there some reason why we have that language in the act?

SENATOR DeCAMP: Senator Johnson, when I read the original proposal that was in 954 that I had had drafted by a group